

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andrew J. Shedlock  
Jean Marie Shedlock  
Debtors

Case No. 15-05119-RNO  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jan 12, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	Andrew J. Shedlock, Jean Marie Shedlock, 211 Beechwood Drive, Wilkes Barre, PA 18702-7201
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Towd Point Mortgage Trust Asset-Backed, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4755785	+ ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692
4727458	+ Apotheker Scian P.C., 520 Fellowship Road, Suite C360, PO Box 5496, Mount Laurel, NJ 08054-3407
4750787	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4727473	+ GM Financial, P O Box 100, Williamsville, NY 14231-0100
4727477	+ Northland Group, Inc., P O Box 390905, Minneapolis, MN 55439-0905
4727479	+ PCA Acquisitions LLC, 1002 Justison Street, Wilmington, DE 19801-5148
5175571	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5336245	+ Towd Point Mortgage Trust, Asset Backed Securities, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5175572	+ Two Point Mortgage Trust, Asset Backed Securities, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
4727457	+ EDI: GMACFS.COM	Jan 13 2021 00:13:00	Ally Financial, P O Box 380901, Bloomington, MN 55438-0901
4727459	EDI: BANKAMER.COM	Jan 13 2021 00:13:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
4727460	EDI: BANKAMER.COM	Jan 13 2021 00:13:00	Bank of America, P O Box 982235, El Paso, TX 79998-2235
4772445	EDI: BANKAMER.COM	Jan 13 2021 00:13:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
4735760	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2021 19:18:39	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4727461	EDI: CAPITALONE.COM	Jan 13 2021 00:13:00	Capital ONE, P O Box 30281, Salt Lake City, UT 84130-0281
4727462	EDI: CAPITALONE.COM	Jan 13 2021 00:13:00	Capital One Bank-Boscovs, P O Box 30253, Salt Lake City, UT 84130-0253
4763707	EDI: BL-BECKET.COM	Jan 13 2021 00:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4727463	EDI: CAPITALONE.COM	Jan 13 2021 00:13:00	Capital One/Best Buy, P O Box 30253, Salt Lake City, UT 84130-0253
4730401	+ Email/Text: bankruptcy@cavps.com	Jan 12 2021 19:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4727466	+ EDI: CITICORP.COM	Jan 13 2021 00:13:00	Citibank, P O Box 6497, Sioux Falls, SD

4727467	EDI: DISCOVER.COM	Jan 13 2021 00:13:00	57117-6497 Discover, P O Box15316, Wilmington, DE 19850
4727468	+ EDI: RMSC.COM	Jan 13 2021 00:13:00	GE Capital Retail Bank, P O Box 03104, Roswell, GA 30077-3104
4727469	EDI: RMSC.COM	Jan 13 2021 00:13:00	GECRB/JC Pennys, P O Box 965005, Orlando, FL 32896-5005
4727470	EDI: RMSC.COM	Jan 13 2021 00:13:00	GECRB/Lowes, P O Box 965005, Orlando, FL 32896-5005
4727471	+ EDI: RMSC.COM	Jan 13 2021 00:13:00	GECRB/QVC, P O Box 965018, Orlando, FL 32896-5018
4727472	EDI: RMSC.COM	Jan 13 2021 00:13:00	GECRB/Sams Club, P O Box 965005, Orlando, FL 32896-5005
4727475	+ EDI: HFC.COM	Jan 13 2021 00:13:00	HSBC Bank, P O Box 30253, Salt Lake City, UT 84130-0253
4727474	EDI: HFC.COM	Jan 13 2021 00:13:00	Houshold Finance Corp, P O Box 9068, Brandon, FL 33509-9068
4727465	EDI: JPMORGANCHASE	Jan 13 2021 00:13:00	CHASE, Attn: Bankruptcy Dept., P O Box 15928, Wilmington, DE 19850
4727464	EDI: JPMORGANCHASE	Jan 13 2021 00:13:00	Chase, P O Box 15298, Wilmington, DE 19850
4727476	Email/Text: PBNCNotifications@perituservices.com	Jan 12 2021 19:13:00	Kohls/Capital One, P O Box 3115, Milwaukee, WI 53201-3115
4745142	EDI: PRA.COM	Jan 13 2021 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4727478	+ Email/Text: paparalegals@pandf.us	Jan 12 2021 19:13:00	Patenaud & Felix, A.P.C., 213 East main Street, Carnegie, PA 15106-2701
4789522	EDI: Q3G.COM	Jan 13 2021 00:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4789523	+ EDI: Q3G.COM	Jan 13 2021 00:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
4738464	EDI: AGFINANCE.COM	Jan 13 2021 00:13:00	SPRINGLEAF FINANCIAL SERVICES, INC, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4727482	EDI: AGFINANCE.COM	Jan 13 2021 00:13:00	Springleaf Financial, PO Box 3251, Evansville, IN 47731-3251
4727480	+ EDI: CITICORP.COM	Jan 13 2021 00:13:00	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4727481	+ EDI: CITICORP.COM	Jan 13 2021 00:13:00	Sears/cbsd, P O Box 6497, Sioux Falls, SD 57117-6497
4745100	+ Email/Text: bncmail@w-legal.com	Jan 12 2021 19:13:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4727483	EDI: CITICORP.COM	Jan 13 2021 00:13:00	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

cr \* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 5336244 \*+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Ernest A. Spoto, Jr	on behalf of Debtor 1 Andrew J. Shedlock spostolaw@gmail.com lw.spotolaw@gmail.com
Ernest A. Spoto, Jr	on behalf of Debtor 2 Jean Marie Shedlock spostolaw@gmail.com lw.spotolaw@gmail.com
Joshua I Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Mario John Hanyon	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Thomas I Puleo	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	Andrew J. Shedlock	Social Security number or ITIN    xxx-xx-4666
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Jean Marie Shedlock	Social Security number or ITIN    xxx-xx-9483
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: 5:15-bk-05119-RNO		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew J. Shedlock

Jean Marie Shedlock

1/12/21**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**